



## Medicare Supplement Plan F Extra and Plan G Extra - Vision Benefit Frequently Asked Questions

### October 2024

---

**THIS DOCUMENT IS TO BE USED AS A TOOL ONLY TO VERBALLY ANSWER QUESTIONS FROM PROSPECTIVE ENROLLEES OR CURRENT MEMBERS. THIS DOCUMENT CANNOT BE GIVEN TO EITHER PROSPECTIVE ENROLLEES OR CURRENT MEMBERS.**

Medicare Supplement Plan F Extra and Plan G Extra include a Vision (non-Medicare-covered) benefit. These FAQs focus on the vision benefit, offered through Vision Service Plan (VSP).

**Effective 1/1/2025, Blue Shield will withdraw Medicare Supplement Plan G Inspire (with Independence and Safe Mobility with AAA benefit), offered in select counties in Northern California from the market. All current Plan G Inspire members will be automatically transferred to Plan G Extra, a comparable plan. Brokers will be notified of the plan withdrawal and member transfers in advance so they can inform their enrollees of the upcoming changes.**

#### **1. What are the Blue Shield Medicare Supplement plan portfolio changes effective January 1, 2025?**

- Effective January 1, 2025, Blue Shield will no longer offer Medicare Supplement Plan G Inspire to existing members.
- Existing members will receive a "*Notice of Cancellation, Recission or Nonrenewal*" ("Notice") on October 1, 2024, notifying them of the plan withdrawal. The Notice will contain the following information:
  - Plan G Inspire will no longer be offered effective January 1, 2025.
  - **The option to be automatically transferred to a Medicare Supplement Plan G Extra with similar benefits, effective January 1, 2025. This requires no action from members.**
  - Eligibility for Guaranteed Acceptance scenario #15, allowing members to transfer to another Medicare Supplement plan of their choice from 10/1/2024 to 3/4/2025 **without going through underwriting approval.**
- Following receipt of the member Notice, Medicare Supplement Sales Retention Specialists will contact Plan G Inspire members to educate them directly about their options and answer any questions that they may have.

**Embedded vision benefits in Plan G Extra are the same as the Plan G Inspire.**

#### **1. Is there a separate premium or dues associated with this vision benefit?**

No, the vision benefit is included as part of the Medicare Supplement Plan F Extra and Plan G Extra and there is no additional monthly premium or dues for this vision benefit.

#### **2. Are members required to have a separate ID card in order to access the vision benefit?**

Blue Shield does not provide members with separate vision ID cards. Members can use their Medicare Supplement Plan F Extra and Plan G Extra ID card and medical subscriber ID to access the vision benefit through a provider selected on the Find a Doctor directory at [www.blueshieldca.com/fad/plans/planselect](http://www.blueshieldca.com/fad/plans/planselect). **Using this URL will direct members to the VSP website.** Members should contact the vision provider selected to access their benefits and the phone number on their Medicare Supplement ID card with questions on benefit, claims, and providers.

#### **3. How can a member locate a VSP provider?**

Participating providers may be located by going online to [www.blueshieldca.com/fad/plans/planselect](http://www.blueshieldca.com/fad/plans/planselect). **Using this URL will direct members to the VSP website.** Members can also call Blue Shield customer Service at the number provided on the back of your member ID card. Members should contact Blue Shield customer Service for benefit, claims, provider, billing or eligibility questions.

#### **4. Are retail providers included in the vision network?**

Yes, for those members enrolled on medical plans that include vision benefits (Medical plan F & G extra) will now have vision coverage when using the following vision network retail providers: Costco, Walmart, Sams Club and VisionWorks effective 4/1/24.

#### **5. Can members verify their eligibility and view claims online?**

Medicare Supplement Plan F Extra, Plan G Extra members can confirm their eligibility and review claims online by logging on to the **blueshieldca.com** website, clicking on the Benefits tab on the horizontal navigation bar, and then clicking the Vision button, where they will be redirected to the VSP website. Members may also confirm their eligibility on the Blue Shield mobile app by clicking the "Visit the Vision website" link, where they will be redirected to the VSP website. For any eligibility questions, members should contact the Blue Shield Customer Service number provided on their Medicare Supplement Plan F Extra, Plan G Extra. ID card. Providers will confirm eligibility for members before any appointments.

#### **6. When are vision benefits available?**

Vision benefits are available as of the member's effective date.

#### **7. Does the vision benefit have a waiting period?**

No, the vision benefit does not have a waiting period.

#### **8. Is a referral or authorization required to access this benefit?**

No, a referral or authorization is not needed to access this benefit.

#### **9. How will existing Med Supp members who have the Specialty Duo (Dental/Vision) Plan and want to enroll in Medicare Supplement Plan F Extra and Plan G Extra, which also has vision, be managed?**

- Members enrolling in Plan F Extra and Plan G Extra will not automatically cause a change to their Duo coverage. Duo members must request a change from the Dental/Vision Duo plan to avoid duplicative coverage. If Duo members enroll in Plan F and Extra Plan G Extra and do not request a change of their Duo coverage, MedicareBroker@BlueShieldCa.com will be notified, and will conduct outreach to brokers and members to discuss alternative options for dental coverage and provide instructions for how to apply. Effective 4/1/2021 the Duo plan closed, and no new membership are allowed to enroll. Members currently on the Specialty Duo plan were allowed to remain on the plan.
- If an existing member is approved for a transfer to Plan F Extra and Plan G Extra and has not requested a change from the Specialty Duo plan, the member will be enrolled in Plan F Extra and Plan G Extra as appropriate with no change to the current Specialty Duo plan. MedicareBroker@BlueShieldCa.com will be notified and will conduct outreach to brokers and members to discuss alternative options for dental coverage and provide instructions for how to apply.
- The application will not be pended for a response to the issue but will be processed with the benefits requested. Changes will be made once a response has been supplied.
- Members may also submit a dental PPO plan enrollment form to select an alternate dental plan when the member enrolls in Plan F Extra and Plan G Extra or at any time.

#### **10. Will members need to meet the dental waiting period again if they switch dental plans?**

No. Any member who had prior Blue Shield dental coverage and enrolls in another Blue Shield dental plan does NOT have to meet the dental waiting period again.

#### **11. Our vision partner VSP is changing their TDD/TTY number for our hearing-impaired members VSP® Vision Care's TDD/TTY\* number 800.428.4833 will be retired on 1/1/2025.**

The new number is already operational and working.

Hearing-impaired members should dial **711** and request that the Relay Operator contact VSP Member

Services department at **855.492.9028**.

	Participating Providers	Non- Participating Providers
<b>Comprehensive Exam</b>		
Comprehensive Exam	100% (after \$20 copay)	Up to \$50
<b>Lenses</b>		
Copay	\$25	
Singel Vision	100% (after \$25 copay)	Up to \$43
Bifocal		Up to \$60
Trifocal		Up to \$75
Aphakic or Lenticular Monofocal or Multifocal:	100% (after \$25 copay)	Up to \$104
Standard Progressive Lens	\$55 copay	
<b>Contact Lenses</b>		
Copay	\$25	
One pair Non-Elective (Medically Necessary) Hard/Soft	Up to \$500 allowance (after \$25 copay)	Up to \$200
Elective (Cosmetic / Convenience) Hard/Soft	Up to \$120 (after \$25 copay)	Up to \$100
<b>Frame</b>		

	Eyeglass Frames	Up to \$100	Up to \$40
	Lens Options *discount benefit, member out of pocket		
	Retinal Imaging Benefit	Up to \$39	N/B
	UV Treatment	\$16 copay	
	Tint (Solid and Gradient	\$15 - \$17 copay	
	Standard Plastic Scratch Coating	\$17 copay	
	Standard Polycarbonate - Adults	\$31 copay	
	Standard Anti-Reflective Coating	\$41 copay	
	Photochromatic / Transitions Plastic	\$70 copay	
	Standard Progressive Lens	\$55	
	Premium Progressive Lens	\$95 - \$105	
	Custom Progressive Lens	\$150 - \$175	
	Premium Anti-Reflective	\$85 copay	
	Polycarbonate Single Vision Lenses	\$31 copay	
	Polycarbonate Bifocal	\$35 copay	
	Polycarbonate Trifocal	\$35 copay	